

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent/Broker/Producer Name: UNISON INS. BROKING SERVICES PVT. LTD.

Agent/Broker License Code: 149; **Agent/Broker Contact No.:** (020) 25661223,

Certificate & Policy No.: 0155907338 02 **Policy Type:** Auto Secure - Commercial Vehicle Package Policy
Period of Insurance: From 00:00 Hrs on 31/03/2018 **Date of Expiry:** To midnight of 30/03/2019

Insured Name & Address:
GHODAWAT INDUSTRIES (INDIA) PVT LTD
PLOT NO 438 CHIPARI, TAL- SHIROL
DIST- KOLHAPUR
SHIROL - 416104
KOLHAPUR
MAHARASHTRA
INDIA
Premium (Incl. of all tax/cess): ₹ 17,810.00
Insured Business/Profession: N/A
Geographical Area: India
Registration Authority: Kolhapur
HPA / Hyp / Lease to: N/A

Registration No.	Make & Model	Body Type	Mfg Year	Gross Vehicle Weight	Cubic Capacity	Public Carrier / Private Carrier	Engine No	Chassis No
MH 09 BC 5334	EICHER 10.95 - HSD	TRUCK	2007	9500		Goods Carrying Vehicle	E483CD7J73460	17FCJ160153
IDV of Vehicle (₹)	IDV of Trailer(₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		IDV of Externally Built Body Type (₹)	Max. Licensed Carrying Capacity Incl. Driver Cleaner	Total Insured Declared Values (₹)	
300,270.00	0.00	0.00	0.00	0.00	0.00	2	300,270.00	

A. OWN DAMAGE		B. LIABILITY	
Premium on Vehicle and non electrical accessories	₹ 1,332.60	Basic	₹ 14,330.00
Less : 50% for NCB	₹ 666.30	Liability to Employee (IMT 39)	₹ 50.00
A. TOTAL OWN DAMAGE PREMIUM	₹ 666.30	PA cover to Paid Drivers, Cleaners and Conductors (IMT 17)	₹ 48.00
C. TOTAL ADD ON PREMIUM	₹ 0.00	B. TOTAL LIABILITY PREMIUM	₹ 14,428.00
		COMPREHENSIVE PREMIUM(A+B+C)	₹ 15,094.30
		NET PREMIUM	₹ 15,094.00
		UGST/SGST @9 %	₹ 1,358.00
		CGST @9 %	₹ 1,358.00
		TOTAL PREMIUM	₹ 17,810.00

Drivers Clause: Persons or classes of persons entitled to drive: Any person including the insured. Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to Use: The policy covers use only under a permit within the meaning of the motor Vehicles Act 1988 or such a carriage falling under sub-section (3) of section 66 of the Motor Vehicles Act, 1988.
The Policy does not cover

1. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
2. Use for carrying passengers in the vehicles: except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.
3. Use for a) Organised racing, b) Pace making, c) Reliability Trials, d) Speed Testing.

Warranty for Goods Carrying Vehicles: Warranted that at no time the Gross Laden Weight of the vehicle exceeds the Gross Vehicle weight mentioned in the Schedule of the policy.

Limits of Liability: Under Section II-1 (i) of policy (Death of or bodily injury): Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.

Under Section II-1 (ii) of policy (Third Party Property Damage): ₹ 750,000.00

Under Section III : PA to Owner Driver CSI: ₹ 0.00

Nominee: Relationship:

Number of claims covered under Depreciation Reimbursement Cover : NA

This policy does not cover pre-existing damages as per Inspection photographs and Report

Deductible Under Section - I : ₹ 1,000.00 - (Compulsory Deductible : ₹ 1,000.00, Voluntary Deductible: ₹ 0.00, Imposed Excess: ₹ 0.00) Franchisee: ₹ 0.00

No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%, preceding two consecutive years - 25%, preceding three consecutive years - 35%, preceding four consecutive years - 45%, preceding five consecutive years - 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Subject to: A) IMT Endorsement No.: 17,21,39,42

B. TATA AIG Auto Secure endorsement No.(TA): 06

GSTIN : 27AABCT3518Q12W - MAHARASHTRA Service Accounting Code : 9971

Policy Servicing Office : OFFICE NO. 13-A, 2ND FLOOR,, GEMSTONE PLAZA, KOLHAPUR, MAHARASHTRA, KARVIR-416001, Tel No:--

IN CASE OF AN ACCIDENT TO YOUR VEHICLE PLEASE INTIMATE US IMMEDIATELY FOR SPOT SURVEY FAILING WHICH CLAIM COULD BE PREJUDICED.

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY.

Note: This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaiginsurance.in for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

I/we hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with provisions of Chapter X and XI of Motor Vehicles Act, 1988.

In witness whereof this Policy has been signed at KOLHAPUR on 28/03/2018 in lieu of Cover Note No. GP21655803 dated 24/03/2018

Receipt No.(s): 102121005859313 22/03/2018

The stamp duty of ₹0.25 paid in cash or demand draft or by pay order, vide Receipt/Challan no:0006287637201718 dated :07/03/2018

For For Tata AIG General Insurance Company LTD.





Authorized Signatory

SV

S.D. Shinde